

Household Financial Services  
A Household International  
Company

10000 Grand Regency Boulevard  
Montgomery, AL 36110

Fax 818. 671.8511

Barbara D. Armstrong  
Consumer Specialist  
Office of the Attorney General  
11 South Union Street  
Montgomery, AL 36130

**Household**

Re: George McCarley  
Household Account 2935534

Dear Ms. Armstrong:

Thank you for your correspondence dated 08-March-01 regarding a complaint filed with your office by George McCarley. We have reviewed our original response dated 08-February-01 issued to your office and Mr. McCarley. It is our position that a reasonable, detailed and factually accurate response was provided to Mr. McCarley's complaint in our 08-February-01 correspondence. However, in the spirit of cooperation, we are happy to issue a second correspondence for the benefit of Mr. McCarley.

Mr. McCarley's correspondence to your office dated 17-February-01 states:

*"1. His company is not licensed to write loans in the State of Alabama, yet they continue to masquerade as though they have full ability to service my mortgage."*

Household Financial Services (HFS) is the trade name for a mortgage servicing operation which services loans for a number of entities, including Household Finance Corporation of Alabama. Household Finance Corporation of Alabama is fully licensed to originate loans in the State of Alabama.

*"2. Once located, his office was provided precisely the same documentation provided the original lender in this matter. Then they continued to ask for more and more information, clearly intended to dodge or delay my request."*

Please note that the toll-free customer service number, written inquiry address and payment remittance address for HFS all appear on the Welcome Letter provided to Mr. McCarley when HFS obtained his loan contract from his original lender, HomeSense Financial Corp. of Alabama. The toll-free customer service number, written inquiry address and payment remittance address for HFS also appear on Mr. McCarley's monthly billing statement. We are unable to ascertain from Mr. McCarley's correspondence why he had difficulty in locating HFS.

Plaintiff  
Exhibit

9